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October 12, 2010
Date of Signature & Date of Transmission

Attorney Docket No. 12654/33

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Application of:	Alan R. Bauer et al.)	
)	Examiner: Teresa Woods
)	
Serial Number:	10/764,076)	Group Art Unit: 3686
)	
Title:	Monitoring system for determining and communicating a cost of insurance)	Conf. No.: 7997

RESPONSE & REQUEST FOR RECONSIDERATION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed on August 18, 2010, please enter the following Response and Request for Reconsideration.

The status of the claims begins on page 2.

Remarks begin on page 20.